

**APPOINTMENT OF SUBSTITUTE TRUSTEE**

WHEREAS, on June 20, 2005, Matthew Edward Linder executed and delivered to Arnold M. Weiss of Shelby County, TN as Trustee for Mortgage Electronic Registration Systems, Inc., acting solely as a nominee for Lender, Accredited Home Lenders, Inc., and Lender's successors and assigns, a certain Deed of Trust securing a Promissory Note in the principal sum of \$197,600.00 payable to the order of Accredited Home Lenders, Inc.; said Deed of Trust is recorded in Book 2262 at Page 431 of the Office of the Chancery Clerk of DeSoto County, Mississippi, to which reference is made for a description of said Note, the terms and covenants of said Deed of Trust, and the land and premises therein conveyed; and

WHEREAS, default was made in the payment of said Note and/or the terms of said Deed of Trust,

NOW, THEREFORE, Mortgage Electronic Registration Systems, Inc., acting solely as a nominee for Lender, Accredited Home Lenders, Inc., and Lender's successors and assigns, the legal owner and holder of said Note, does hereby declare immediately due and payable the total amount of unmatured principal, together with accrued interest thereon, owing on said Note and other indebtedness secured by said Deed of Trust, and for reasons satisfactory to itself does hereby remove the aforementioned Trustee, and appoint and constitute Michael S. McKay as Substitute Trustee therein, in said Deed of Trust, who shall have all the powers and estate delegated to the original Trustee, and requests said Substitute Trustee to sell the property described in said Deed of Trust in accordance with the terms and provisions therein.

IN WITNESS WHEREOF, Mortgage Electronic Registration Systems, Inc., acting solely as a nominee for Lender, Accredited Home Lenders, Inc., and Lender's successors and assigns has caused these presents to be executed by its duly-authorized officers, and its corporate seal to be hereunto affixed this 22nd day of December, 2005.

Mortgage Electronic Registration Systems,  
Inc., acting solely as a nominee for  
Lender, Accredited Home Lenders, Inc., and  
Lender's successors and assigns

By: [Signature]

Title: \_\_\_\_\_

By: [Signature]

Title: \_\_\_\_\_

STATE OF mn )  
COUNTY OF Dakota ) ss ACKNOWLEDGMENT

Personally appeared before me, the undersigned authority in and for the said county and state, on this 22nd day of December, 2005, within my jurisdiction, the within named Eric Tate and Holly L. Farley, respectively, of Mortgage Electronic Registration Systems, Inc., acting solely as a nominee for Lender, Accredited Home Lenders, Inc., and Lender's successors and assigns, and that for and on behalf of the said entity as its Asst. Vice President and Asst. Vice President, respectively, and as its act and deed they executed the above and foregoing instrument after first having been duly authorized by said corporation so to do.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal this 22nd day of December, 20-05.

My Commission Expires:  
1-31-10

Bette J. Peterson  
NOTARY PUBLIC

Matthew E. Linder  
DHGW No. 32366H  
THIS DOCUMENT PREPARED BY AND  
AFTER RECORDING PLEASE RETURN TO:  
DYKE, HENRY, GOLDSHOLL & WINZERLING, P.L.C.  
555 Plaza West, 415 North McKinley  
Little Rock, Arkansas 72205  
Telephone No. (501) 661-1000

